

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GINA A COLLAR

Debtor(s)

Case No. 18-22821CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/13/2018.
- 2) The plan was confirmed on 09/27/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/05/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/03/2022.
- 6) Number of months from filing or conversion to last payment: 47.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$24,813.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$73,611.73
Less amount refunded to debtor	\$13,173.15

NET RECEIPTS: **\$60,438.58**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,100.00
Court Costs	\$310.00
Trustee Expenses & Compensation	\$3,250.30
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,660.30**

Attorney fees paid and disclosed by debtor: \$900.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK AMERICA	Unsecured	7,930.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	2,537.00	NA	NA	0.00	0.00
BBY/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	103.00	103.75	103.75	103.75	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	992.00	992.48	992.48	992.48	0.00
CITIBANK NA**	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,764.00	1,764.75	1,764.75	1,764.75	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	118.67	118.67	118.67	0.00
ECMC(*)	Unsecured	718.00	1,655.53	1,655.53	1,655.53	0.00
GOODYEAR/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	1,300.00	1,265.18	1,265.18	1,265.18	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	4.12	4.12	4.12	0.00
KAY JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
M & T BANK	Unsecured	0.00	NA	NA	0.00	0.00
M & T BANK	Secured	38,484.00	37,130.28	0.00	32,127.52	0.00
M & T BANK	Secured	0.00	628.64	628.64	628.64	0.00
NAVIENT	Unsecured	400.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	379.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	253.00	NA	NA	0.00	0.00
PENN HILLS MUNICIPALITY (EIT)**	Unsecured	NA	2,597.08	2,597.08	2,597.08	0.00
PENN HILLS SD (PENN HILLS) (EIT)**	Unsecured	NA	1,038.84	1,038.84	1,038.84	0.00
PNC BANK NA	Unsecured	10,610.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	610.00	610.00	610.00	610.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	900.00	961.25	961.25	961.25	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	169.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	3,567.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	9,910.00	9,910.47	9,910.47	9,910.47	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$32,127.52	\$0.00
Mortgage Arrearage	\$628.64	\$628.64	\$0.00
Debt Secured by Vehicle	\$9,910.47	\$9,910.47	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,539.11	\$42,666.63	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,265.18	\$1,265.18	\$0.00
TOTAL PRIORITY:	\$1,265.18	\$1,265.18	\$0.00
GENERAL UNSECURED PAYMENTS:	\$9,846.47	\$9,846.47	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,660.30</u>	
Disbursements to Creditors	<u>\$53,778.28</u>	
TOTAL DISBURSEMENTS :		<u>\$60,438.58</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/02/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.